

Motor Vehicle Accidents in the Trucking Industry

Nearly 260 trucking company workers were seriously injured in vehicle accidents in the years 2000 to 2004 resulting in 67,000 lost work days.



The injuries from these accidents were so serious, the workers had to take time off from work or in some cases were permanently disabled. These serious injuries are costly and affect your industrial insurance premiums. They contribute to the reason for the average base rate of \$2.44 per hour per employee paid by employers in the general trucking industry. A trucking company with five full-time employees with an average rate of injuries (claims) would pay approximately \$24,400 in premiums in 2006. If your company has a higher than average number of injuries, your “experience rating” could increase by 25% and your premiums would increase to \$3.04 per hour per employee. In a year, that would be an increase of \$6000 to \$30,400 for five full time employees.

Causes of Truck Accidents

Some of the more common causes of truck accidents are:

- driver fatigue,
- unsafe vehicle operation,
- large, unstable loads
- defective equipment.



A defective axle caused this accident

Ways to prevent motor vehicle injuries

Driver fatigue: The only sure way to reduce driver fatigue is to get enough rest before operating a motor vehicle. Do not drive after taking medication that can cause drowsiness. Never consume alcohol prior to driving. Do not drive more than 10 hours without an 8 hour break.

Unsafe Vehicle Operation: Do not use excessive speed—adhere to the posted speed limits. Signal well in advance before turning or changing lanes. Use a safe driving speed in inclement weather. Wear your seat belt.

Large, unstable loads: Make sure your load is distributed correctly and restrained to prevent movement in all directions. Make sure the restraint is sufficient to prevent the load from traveling forward in a head-on accident.

Defective Equipment: Check the maintenance record before operating the vehicle. Make sure you record all maintenance problems and that they are fixed before operating the vehicle.